IDShield®

Employee Identity Theft Protection Plans

CYBER SECURITY EXCELLENCE AWARDS
★ WINNER ★
2020

Prepared by LegalShield

Proposal valid for 180 days.

IDShield

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Workplace Demand for Identity Theft Protection Plans Continues to Grow
with IDShield

IDShield®

89% OF EMPLOYEES feel that owning an identity theft product would provide peace of mind knowing their identity is protected.

61% of employees feel that identity theft protection **increases financial wellbeing**.

51% of employees think that their employer should offer **identity theft protection in their benefit package**.

IMPACT of identity theft/data breach on employee productivity

59% Distracted at **work**

47% Made phone calls during the **work day**

44% Took time off of work

35% Concerned about identity theft occurring with greater frequency

The primary reason employees enrolled in these plans was concern about identity theft occurring with greater frequency (35%), followed closely by a recent data breach (32%). The fallout from these criminal acts has manifested itself in several ways.

Plan Pricing

IDShield	
PLAN TYPE	**MONTHLY RATE** **(Individual/Family)**
IDShield Individual Plan with 1 Bureau Monitoring	
IDShield Family Plan with 1 Bureau Monitoring	

WHO IS COVERED:

INDIVIDUAL PLAN: The employee only.

FAMILY PLAN: The employee, their spouse/partner and up to 10 dependent children under the age of 18. Dependent children of the employee or employee's spouse ages 18-26 are eligible for consultation and restoration services only. Note that monitoring services are not available for dependent children ages 18-26.

Why IDShield?

Identity theft has been one of the top consumer complaints filed with the Federal Trade Commission (FTC) for over 15 years. According to the Consumer Response Annual Report from the FTC, 55% of the credit or consumer complaints received by the Bureau of Consumer Financial Protection were about incorrect information appearing on credit reports.[1]

Protecting Your Bottom Line

IDShield is the most comprehensive identity protection and restoration product available. Our one bureau service monitors a participant's TransUnion credit report and triggers an alert when their personally identifiable information (PII) appears on a credit check – giving them the chance to review potentially fraudulent activity.

Best In Class Monitoring

We monitor participants' identity from every angle, not just their Social Security number, credit cards and bank accounts. With High Risk Application and Transaction Monitoring, we check to see if the details connected to a participant's identity are safe. If any change in status occurs, they'll receive a push notification or email alert immediately.

64%
of Americans have personally experienced a data breach

49%
feel that their personal information is less secure than it was 5 years ago

41%
have encountered fraudulent charges on their credit card

*"Americans and Cybersecurity" Pew Research Center, Washington, D.C. January 26, 2017*
http://www.pewinternet.org/2017/01/26/americans-and-cybersecurity/

Sources: 1. *Consumer Financial Protection Bureau (March 2018). Consumer Response Annual Report.*

IDShield Plan Features Come with an Unlimited Service Guarantee.

	Individual	Family
Coverage for Spouse and up to 10 Dependent Children		✓
Credit Monitoring with Alerts	✓	✓
Instant Hard Inquiry Alerts	✓	✓
Investment Account Number Monitoring	✓	✓
New Application Alerts via SSN/PII	✓	✓
Username/Password Monitoring	✓	✓
Enhanced Sex Offender Monitoring & Alerts	✓	✓
$1 Million Protection Policy	✓	✓
Medical Data Report Consultation	✓	✓
Mother's Maiden Name Monitoring	✓	✓
NPI Monitoring on Dark Web	✓	✓
Solicitation Reduction Links	✓	✓
Telecom Account Application Monitoring	✓	✓
Rent-to-Own Monitoring	✓	✓
Buy-Here-Pay-Here Auto Loans	✓	✓
Auto Pawns/Title Pawns	✓	✓
Enhanced Sub-Prime Loans	✓	✓
Public Records Monitoring	✓	✓
Unlimited Service Guarantee	✓	✓

	Individual	Family
Credit Score Tracker	✓	✓
Social Media Monitoring	✓	✓
Court Records Monitoring	✓	✓
Payday Loan Monitoring	✓	✓
Address Change Verification	✓	✓
Internet Dark Web Monitoring	✓	✓
Identity Threat Alerts	✓	✓
Mobile App	✓	✓
Auto Monitoring	✓	✓
Consultation on Any Cyber-security Question	✓	✓
Sex Offender Consultation	✓	✓
Lost Wallet Consultation	✓	✓
Full-Service Restoration	✓	✓
Live Member Support	✓	✓
24/7 Emergency Assistance	✓	✓
Financial Account Monitoring	✓	✓
Online Privacy Management	✓	✓
Reputation Management	✓	✓
Reputation Score	✓	✓

*Above is a 1B benefits chart. Limitations may apply.
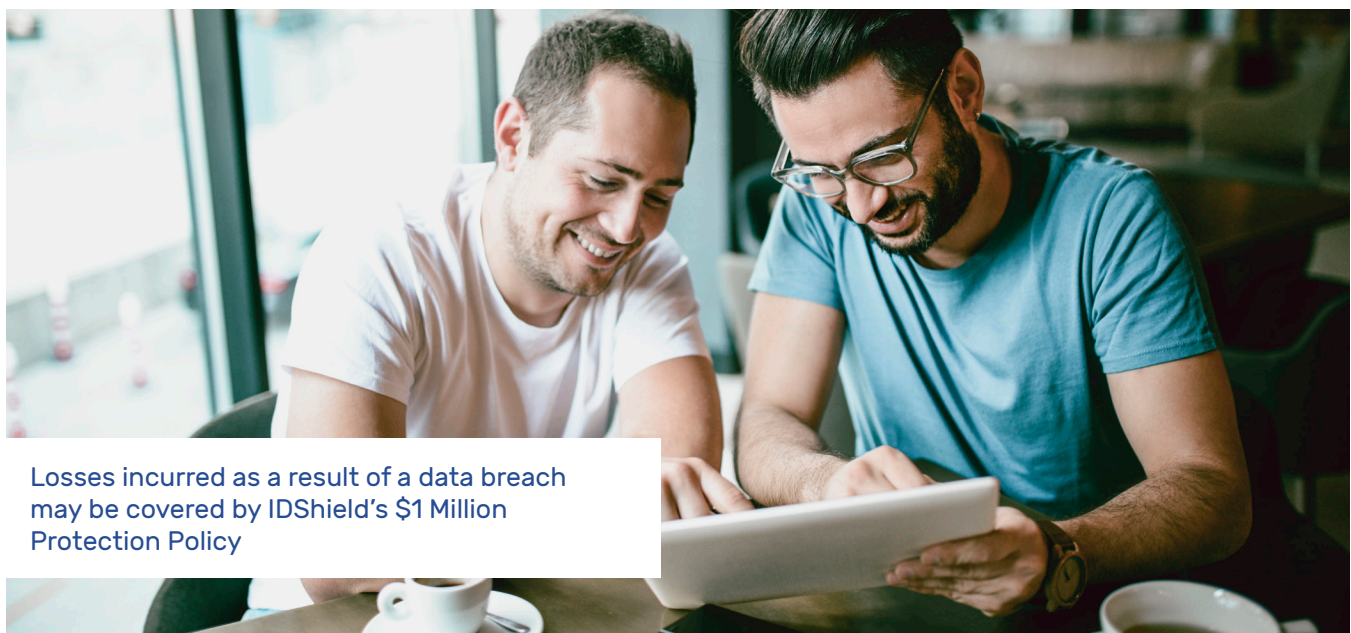
Losses incurred as a result of a data breach may be covered by IDShield's $1 Million Protection Policy

IDShield®

Features & Benefits

Unlimited Service Guarantee
If identity theft happens, we'll do whatever it takes for as long as it takes to restore the participant's identity.

$1 Million Protection Policy
IDShield provides a $1 Million Protection Policy, provided by a leading national carrier. This covers costs incurred as a result of identity theft – such as:

- Lost Wages
- Travel Expenses
- Elder and Child Care
- Initial Legal Consultation
- Certified Public Accountant Costs

Credit Monitoring
IDShield monitors participants' TransUnion credit report. If changes or inquiries are made, participants will receive an instant alert. IDShield continuously monitors TransUnion reports for the following:

- Delinquent Account
- New Address
- New Tradeline
- Settlement
- Card Over Limit
- Lost or Stolen Card
- Participant Noted as Deceased
- Fraud or Victim Statement
- Bankruptcy
- Liens and Judgements
- New Employment
- New Collection

Credit Threat Alerts
IDShield monitors for changes or updates found on the participant's credit report in real time. We pull data from over 200 million files that represent nearly every credit-active consumer in the United States.

✓ **Comprehensive Monitoring**

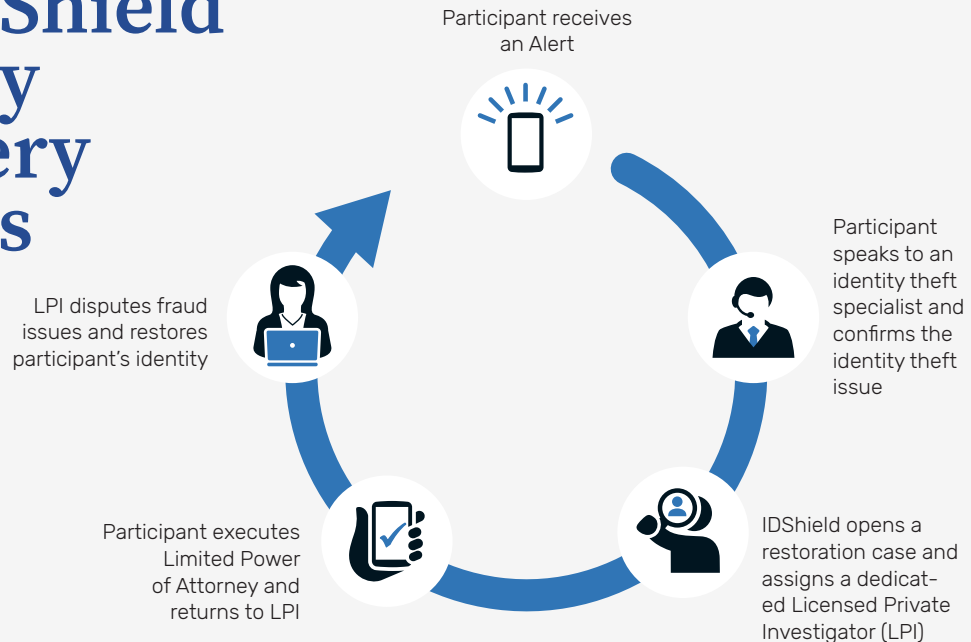✓ **Real-Time Alerts**

✓ **Username and Password Combination Monitoring**

✓ **Identity Restoration**

✓ **State-of-the-Art Technology**

The IDShield Identity Recovery Process

- Participant receives an Alert
- Participant speaks to an identity theft specialist and confirms the identity theft issue
- IDShield opens a restoration case and assigns a dedicated Licensed Private Investigator (LPI)
- Participant executes Limited Power of Attorney and returns to LPI
- LPI disputes fraud issues and restores participant's identity

We monitor the following data points:

- Full Name
- Date of Birth
- Social Security Number
- Driver's License
- Passport Number
- Mailing Address
- Phone Numbers (up to 10)
- Bank Account Numbers (up to 10)
- Credit/Debit Card Numbers (up to 10)
- Retail Card Numbers (up to 10)
- Medical ID Numbers (up to 10)
- Investment Account Number (up to 10)
- Username and Password Combinations (up to 10)
- Mother's Maiden Name
- National Provider Identifier Number
- Telecom Account Application Monitoring
- Rent-to-Own Monitoring
- Buy Here/Pay Here Auto Loans
- Auto Pawns/Title Pawns
- Enhanced Sub-Prime Loans

Identity Threat Alerts

Participants receive an alert via email or push notification on the IDShield mobile app if their information is found online. Alerts contain details on the threat, including links to where the exposure occurred – giving participants the opportunity to look over the information to either dismiss the notification or escalate the issue with our Licensed Private Investigators.

Username/Password (Credentials) Monitoring

This powerful, proprietary feature helps prevent takeovers of the participant's social, financial and other online accounts by monitoring the internet, dark web and deep web. Participants will receive an alert if we find that any of their username/password combinations have been exposed so they can change the password on that exposed account.

Credit Score Tracker

The credit score tracker gives participants the ability to watch their TransUnion credit score with a map that shows a 12-month historic view of their credit trends from the past year – beginning when the service was first activated.

Auto Monitoring

IDShield's auto-monitoring provides participants with monitoring services directly on the effective date of the plan. Using the participant's full or partial Social Security Number (SSN), name, address and date of birth provided at time of enrollment, the participant's identity is automatically monitored. During account activation, participants are encouraged to provide further information to enable the full monitoring services the plan provides. To activate their account participants will be asked questions about their credit history or public record to successfully authenticate their account and confirm their identity.

The following services are available for auto monitoring:

- Credit Monitoring
- Court Records Monitoring
- Public Records Monitoring
- Address Change Monitoring

Only the named participant is subject to auto monitoring. Spouse and dependent child monitoring will require separate set up by accessing the participant dashboard.

## Dark Web and Internet Monitoring

Millions of records are for sale on the dark web so real-time monitoring is vital. IDShield's Dark Web and Internet Monitoring provides extensive scans of online sources for identity data and sends participants real-time alerts if their PII is found. IDShield reviews thousands of websites and data points across the dark web to see if participant information has been exposed.

Instant Hard Credit Inquiry Alerts

Credit report inquiries are created when a participant's PII is used to apply for bank/credit cards, utility or rental query or many types of loans – including home, auto, business, mortgage, home equity or student loans. IDShield notifies participants when their information appears on these reports, empowering them to take action if their data has been exposed by reviewing the alert with an investigator.

24/7 Emergency Assistance

In the event of an identity theft emergency, IDShield provides emergency access to live support 24/7, ensuring participants can get help right away.
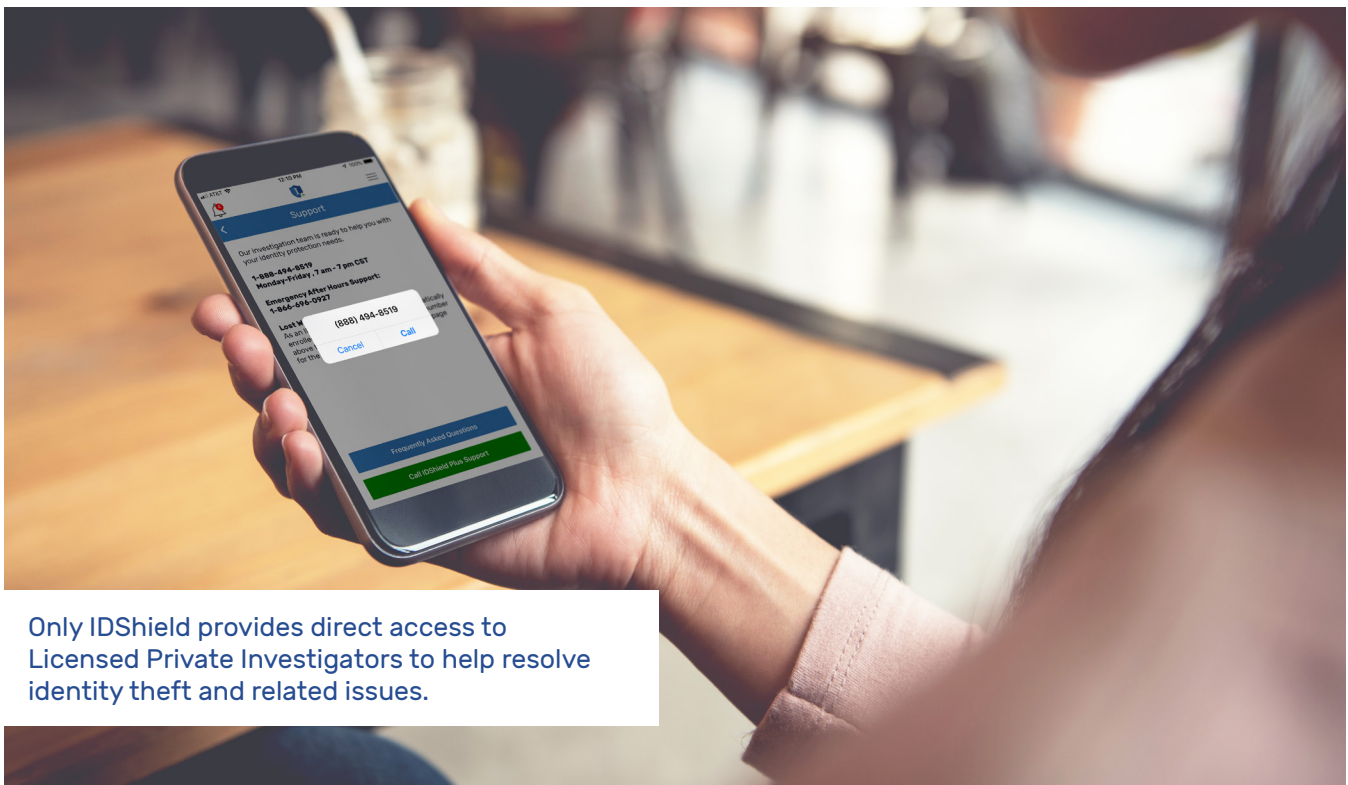
Only IDShield provides direct access to Licensed Private Investigators to help resolve identity theft and related issues.

High Risk Application and Transaction Monitoring

Financial institutions use specific technology to verify the identity of new account holders before processing high-risk transactions. IDShield monitors these processes to determine if details for a new bank account or large money transfer are associated with a participant's personal data. Our application and transaction monitoring can potentially catch identity theft 90 days faster than traditional credit monitoring alone. Furthermore, IDShield can better secure a participant's online financial records by monitoring unauthorized use of username and password combinations used for online banking or insurance accounts.

This service monitors processes related to:

- Instant Credit Applications
- Financial Account Updates
- Credit Line Increases
- Money Transfers
- Activity on New Accounts
- Customer Payment Activity
- Online W-2 Access
- Online Prescription Management
- Fund Transfers

Lost Wallet Support

Losing a wallet can be stressful, but our investigators are there to assist. We offer guidance to determine what may have been stolen and provide support for any resulting identity theft.

Medical Data Report

Our site provides a link to sources of medical data reports. Participants can retrieve and review these reports for inaccurate or fraudulent information.

Death Index Monitoring

IDShield searches the National SSN Death Index and will send an alert if the participant's information is found in the database.

Financial Account Monitoring

IDShield monitors participants' financial accounts including credit cards, checking, savings, 401k accounts (employer 401K), loans and more for any discrepancies. Participants will receive alerts notifying them of financial withdrawals, balance transfers and large purchases on financial accounts, if a transaction is made outside of a set monetary amount.

Online Privacy Management

IDShield provides consultation and guidance on ways participants can protect their privacy and personally identifiable information across the internet and on their smart devices. IDShield provides anti-cyberbullying, password, and privacy management consultation for:

- Data broker sites (Spokeo, MyLife, etc.)
- Social media platforms (Facebook, LinkedIn, Twitter, Instagram and YouTube)
- Voice assistance devices (Alexa, Google, etc.)
- Online browsers (Brave, Ghost, etc.)
- Smart TVs
- Password management service

Reputation Management

Scans social media accounts for existing content that could be damaging to participants' online reputation. We can even help locate old accounts and identify high risk posts, giving participants the chance to review and remove the content.

Reputation Score

Ranks online reputation risk by giving participants a score based off the content found on their social media accounts. We'll offer tips to improve their score and flag social posts that might contain harmful images or language.

Social Media Monitoring

IDShield monitors participant's social media accounts for privacy and reputational risks. The participant's accounts (e.g. Facebook, Instagram, Twitter, LinkedIn, etc.) are monitored to see if personal information has been exposed through image captions, posts and comments. We'll even inform a participant when their social content presents reputational risks such as foul language, drug references or discriminatory terms. Participants can control the sensitivity level of their alerts based on options chosen in their account settings- including categories for profanity, violence and more.

Cyberbullying

If any covered participant is being bullied, online or face-to-face, we'll connect them to local agencies / authorities, school administrators and counselors and provide guidance on how to navigate the situation and reduce the impact of bullying on the victim.

Public Records Monitoring

IDShield monitors over 78 billion public record reports from more than 10,000 diverse sources to screen for 34 different pieces of PII – including name, address, phone number, email, SSN and more. The records contain the public, private and regulated data of over 283 million U.S. consumers which are checked for matches of participant information.

These reports include details on:

- Bankruptcy
- Motor Vehicle Records
- Driver's License Records
- Criminal Records
- Business Licenses
- Tax Assessor Records

- Residencies
- Lease History
- Registrations
- Deeds

Court Records Monitoring

IDShield can determine if a participant's identity is associated with a criminal act by monitoring court records connected to their name, SSN and date of birth. Criminals can fraudulently use stolen identities, causing victim's information to falsely appear on citations, arrest records, felonies, traffic offenses and convictions. IDShield monitors millions of dockets from the Administration of the Courts, the Department of Corrections, county courts and other legal agencies in search of participant data. If a match is found, the participant will receive an alert with the details.

Payday Loan Monitoring

IDShield provides non-credit loan monitoring for short-term payday or similar cash advance loans. We screen online, rent-to-own and payday lender storefronts for unauthorized activity.

Telecom Monitoring

Monitors phone number history associated with an individual and any phone number changes with a database of more than 1.2 billion landlines and mobile phones. Participants will be assured that their phone number is not being redirected.

Address Change Monitoring

IDShield monitors participants' address history in the United States Postal Service through the National Change of Address database, providing an 18-month snapshot of the nearly 40 million Americans who move each year. This service scans for change of address requests and sends a notification if participant information appears in the database.

IDShield

Child Monitoring

With the IDShield Family Plan, we'll monitor up to 10 dependent children under the age of 18. Participants receive an alert if their child's SSN is used to create any new accounts or included in credit applications, loans, court documents, etc.

Enhanced Sex Offender Monitoring and Alerts

Participants can learn if a registered sex offender lives near them. They'll also receive alerts when a new offender moves into their neighborhood, out of their neighborhood or if someone in their neighborhood becomes registered. Participants can search within a five-mile radius of their home address.

Unlimited Consultation

Participants have unlimited access to consultation with an identity theft specialist who can provide advice on any identity-related issues or concerns. A participant doesn't have to be the victim of identity theft to take advantage of our consultation services.

Licensed Private Investigators

Participants have access to consultation services provided by our Licensed Private Investigators. If a participant experiences an identity theft event, one of our investigators will walk them through their issues with one-one-on advice tailored to the specific situation. Participants will have access to an assigned and dedicated investigator throughout the restoration process. All Licensed Private Investigators are licensed in the state of Oklahoma.

Full Service Restoration

If an identity theft event does occur, our Licensed Private Investigators will do whatever it takes for as long as it takes to restore a participant's identity to its pre-theft status. The investigator will work on a participant's behalf to resolve the issue by working with the appropriate government agencies, financial institutions, credit bureaus and collection agencies. No other company offers this high level of professional service.

IDShield Mobile App

The IDShield mobile app makes it easy for participants to access their benefits. Participants can view their alerts and update their IDShield Membership directly via the app.

Features include:

* Push Notification for Identity Threats
* Credit Score Tracker
* Access to IDShield Licensed Private Investigators
* 24/7 Emergency Assistance

Solicitation Reduction

Reducing mail and phone solicitation helps lower the risk of thieves finding personal information to exploit. Our identity theft specialists are available to provide advice and assistance to reduce the number of unsolicited offers for credit cards and insurance participants receive.

Sub-Prime Loan Monitoring

Sub-prime monitoring searches transaction data for rent-to-own, buy-here pay-here auto loans, title pawn and sub-prime loan applications. Participants will be notified when new transactions are discovered.

New Application Alerts

For certain types of account applications, third parties will take participants' information, compare it to public records and return a fraud score. IDShield scans a national ID verification database to determine if a new application has been submitted with participants' information. We continuously monitor to see if any new accounts or transactions appear.

The New 🛡 IDShield®
Mobile App for Participants
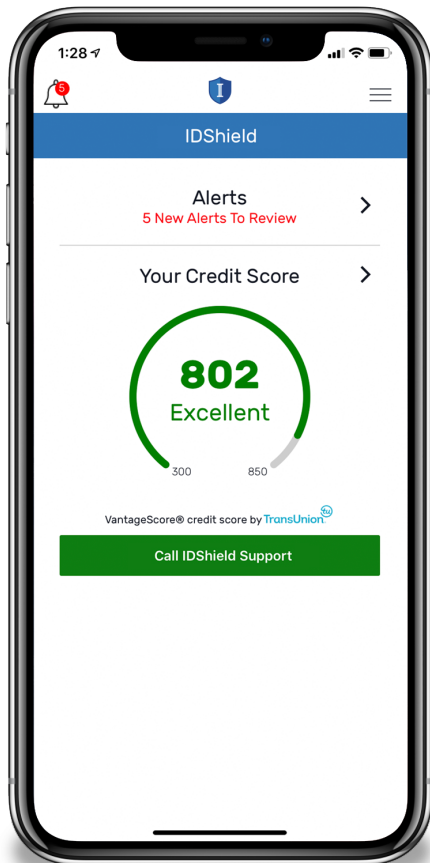
Track alerts and have on-the-go access 24/7!

- Identity threat and credit inquiry alerts

- Credit Score Tracker

- Direct access to IDShield's identity theft specialists

- 24/7 emergency access

- And more!

Download on the App Store

GET IT ON Google Play

LegalShield Company Overview

BUSINESSES across the United States and Canada
**TRUST LEGALSHIELD TO HELP PROTECT THEIR EMPLOYEES
AND THEIR BOTTOM LINE.**

Founded in 1972, LegalShield has more than 1,751,000 participants that are covered by its legal and identity theft plans. IDShield provides identity theft protection to one million individuals. LegalShield and IDShield serve more than 141,000 businesses.

EXECUTIVE TEAM

Jeff Bell – Chief Executive Officer

Arnold Blinn – EVP, Chief Technology Officer

Kathy Pinson – EVP, Chief Operating Officer

Steve Williamson – EVP, Chief Financial Officer

Cameron Scott - EVP, Chief Marketing Officer

Darnell Self – EVP, Network & Business Development

Glenn Petersen – President, LegalShield Business Solutions

Don Thompson – President, Network Marketing & Sales

Keri Norris – SVP, Legal & Regulatory Affairs and Chief Legal Officer

Emily Rose – SVP, Broker and Partnership Sales, Business Solutions

Ted Vitalo – VP, Associate and GA Group Sales

LegalShield Security Overview

LegalShield protects PARTICIPANTS' PERSONALLY IDENTIFYING INFORMATION from all angles.

By taking the following compliance and security precautions, we ensure participants' data is kept secure.

COMPLIANCE STANDARDS:

- By following NIST SP 500-53 guidelines and SANS Critical Security Controls, LegalShield assets are protected from cyber-attacks, human errors and more.
- Performance for safeguarding customer data is tested annually through third-party SOC2 type II and SOC3 reports.
- Privacy practices are outlined in a documented privacy policy.
- Data is kept secure over public networks by using EV SSL Certificates.
- Further safeguards include continuity/disaster recovery testing.
- LegalShield continually evaluates our practices with internal and third-party tests for PCI DSS compliance.

DATA AND PHYSICAL SECURITY:

- Security guards offer onsite protection 24/7/365.
- Physical access to servers and protected documents requires badge access.
- Security measures are strengthened through encryption, firewalls, intrusion detection systems, content filtering, penetration testing, vulnerabilities scanning and secure file transfers.
- Employees undergo background screening and receive regular training on security practices.
- Servers and workstations are protected via centralized anti-virus/anti-malware management systems.
- Account access is further secured through multi-factor authentications systems.
- Roles-based access to data limits physical and network access to those who need it.
- Safeguards are monitored via SIEM security analytics.
- LegalShield premises are secured with surveillance and alarm systems.
- Only use secured data centers located in the U.S.

Enrollment Overview

We keep IMPLEMENTATION, ENROLLMENT AND ADMINISTRATION simple and hassle-free

We provide an abundance of enrollment marketing material from benefit booklet inserts, videos to breakroom posters, to help your employees understand the value you are providing to them.

We are compatible with external enrollment vendors and their platforms and offer the following three enrollment options:

1. Face to face enrollments
2. A customized electronic enrollment site:
3. A secure electronic file transfer

LegalShield processes enrollments within 24–48 hours of being received.